



Policy for Payment of Parking charges via FASTag (ver. 3)

Issued by

INDIAN HIGHWAYS MANAGEMENT COMPANY LTD.

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Preamble

The implementation of FASTag across National Highways & State Highways has helped reap the benefits of electronic tolling which has resulted in operational efficiency, increased transparency and revenue collection and seamless cashless and safer mode of payment by road users. In order to extend the benefits of FASTag, multiple initiatives have been undertaken in recent times, albeit in silos, to diversify the use case of FASTag to other vehicular payments such as payment of parking charges. This will enable universalization of FASTag and extend the benefits of FASTag to other vehicular payments too.

The policy document is an initiative by IHMCL to create such enabling ecosystem and an opportunity for participation with various other Government bodies or private entities authorised to collect parking payments/fee from public/citizens to be a part of extended FASTag program. In line with overarching mission of “One Nation One FASTag” -this step shall provide participating entities shorter turnaround time by allowing them to work within the robust FASTag solution architecture.

IHMCL is committed to the mission of “One Nation One FASTag” and shall relentlessly work towards enabling less cash economy by use FASTag for parking payments.

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List of Abbreviations/Definitions

CAPEX	:	Capital Expenditure
IT	:	Information Technology
ICD	:	Interface Control Document
IHMCL	:	Indian Highways Management Company Limited
Acquirer Bank	:	Approved Members which are certified by NPCI and approved by IHMCL. List available on IHMCL website (www.ihmcl.co.in)
MoU	:	Memorandum of Understanding
RBI	:	Reserve Member of India
NETC	:	National Electronic Toll Collection
NHAI	:	National Highways Authority of India
NOC	:	No Objection Certificate
NPCI	:	National Payments Corporation of India
Off-US	:	Off-US transaction - Any transaction where the issuing Member and acquiring Member are different entities
O&M	:	Operations & Maintenance
SPV	:	Special Purpose Vehicle
ULB	:	Urban Local Body
Entity	:	Merchants/Operators/Retailers
System Integrator (SI)	:	Is the service provider for installation of ETC equipment at the parking plaza.

1. Background:

FASTag, the flagship initiative of National Highways Authority of India (NHAI) and Ministry of Road Transport & Highways (MoRT&H) has been implemented on pan India basis in order to remove bottlenecks and ensure seamless movement of traffic by allowing electronic payment of toll fees on National and State Highways through a RFID-based tag called “FASTag”, usable across all toll plazas. The programme provides a unified and interoperable Electronic Toll Collection (ETC) solution for National and State Highways in India. Indian Highways Management Company Ltd. (IHMCL), a company promoted by NHAI, has been mandated to implement the FASTag Programme across the country by NHAI. Affixation of FASTag on the front windscreen is mandatory for all Class M and N vehicles i.e. (four wheelers and above, carrying goods and/or passengers). Further, FASTag has been made mandatory for renewal of vehicle fitness certificate and national permit.

Presently, FASTag solution architecture supports 11.2 Crore FASTag users.

2. Need & Objectives

- **Universal Acceptability:** In line with the Mission - “One Nation One FASTag”, IHMCL aims to extend the acceptability of FASTag for parking payments across the country.
- **Bring in Transparency & Operational Efficiency:** key objective of this policy is to bring convenience to vehicle owners having FASTag

3. Applicability & Coverage

- 3.1. The policy shall be applicable for collection of any parking fees processed through FASTag.
- 3.2. The policy shall cover different categories of entities as below (“Entity”) -
 - **Category A** - Government departments/authorities such as Municipal Corporation/ULBs, Metro Rail Authorities, Airport Authorities, or SPVs, JVs, PSUs, and any quasi-government entities which have been authorized to collect parking payments/fee from public/citizens.
 - **Category B** - Private entities/companies, which have been authorized by Government entities to collect parking payments/fee from public/citizens.
 - **Category C** - Any other private entities.
- 3.3. Certified Acquirer Bank shall be required to submit an undertaking to IHMCL for adherence to necessary guidelines laid down by IHMCL from time to time. Only those Acquirer Bank authorized by IHMCL shall be allowed to on-board parking plazas/lots and process ETC transactions. The list of such authorized Acquirer Banks shall be published on the IHMCL/NPCI website from time to time.

4. Application Process

Any qualifying Entity shall select their Acquirer Bank from the list of authorized Acquirer Banks as published on IHMCL / NPCI website and initiate the onboarding process as laid down in this document.

5. On-boarding process

The process of on boarding shall be as follows: (Please change the acquiring entity to generic one)

- **Step 1** - The Entity shall select their Acquirer Bank from the list of authorized Acquirer Banks as published on IHMCL / NPCI website for FASTag Programme.
- **Step 2**- Acquirer Bank will onboard System Integrator after certifying them for handling acquired Parking Plaza.
- **Step 3** - Acquirer Bank shall inform NPCI for the on-boarding of the said parking plaza into the NETC system.
- **Step 4** - The Acquirer Bank shall ensure that the parking entity will install and commission the requisite IT infrastructure implementation at site location as per standards specified by IHMCL/NPCI. The details of technical requirements are provided in Section 6.
- **Step 5** - The Acquirer Bank shall ensure the UAT of various scenarios/applicable business rules needs to be conducted and successfully completed by the Parking plaza along with Parking entity.
- **Step 6** - Acquirer Bank shall submit the onboarding checklist form along with declaration to NPCI and IHMCL.
- **Step 7** - Confirmation from NPCI/selected Acquirer Bank on the readiness of system settlement process and Go-Live.
- **Step 8** - Post Go-Live the selected Acquirer Bank shall update the status to IHMCL/NPCI

6. Technical Requirements

- 6.1. IT equipment/software such as RFID readers, Automatic Number Plate Recognition Camera (ANPR), Automatic Boom barriers, Lane Controllers, ETC Application Software, and other IT equipment shall be as per standards and specification of FASTag Programme. The specifications of the RFID reader are specified in the Gazette notification by Ministry of Road Transport & Highways. The specifications of IT equipment and systems are available on IHMCL website (www.ihmcl.co.in) and shall be adhere by the parking entity and respective acquirer bank.
- 6.2. The acquiring system shall be deployed by an NPCI-certified Member Bank/entity, approved by IHMCL. The list of approved Acquirer Banks is available on IHMCL and NPCI websites.
- 6.3. The data exchange protocol between the IT service provider/System Integrators' Application software and the Acquiring system shall be as per Interface Control Document (ICD) 2.5 specifications, which shall be based on real-time transaction processing. Any upgradation/changes in the data exchange protocol shall be notified by IHMCL / NPCI from time to time. The ICD document may be referred on available

on IHMCL and NPCI website.

- 6.4. Any additional technical specification specific to a use case shall be defined as per requirements basis.

7. Stakeholders Involved & Roles

7.1. Stakeholders involved:

- FASTag users
- IHMCL
- Parking Entity
- NPCI
- Issuer Banks
- Acquirer Banks

7.2. Key Board Roles of Key Stakeholders

The broad roles and responsibilities of concerned stakeholders are as below -

7.2.1. IHMCL

- a) Formulate and share guidelines/documents as below:
- IT Infrastructure requirement specifications
 - Procedural Guidelines for NETC programme, as amended from time to time.
 - Programme related technical documents such as Interface Control Document (ICD); Tag specifications guidelines etc. as amended from time to time
- b) Overall programme management of FASTag programme
- c) Modification in the policy/scheme Guidelines from time to time
- d) Approval on inclusion of new Acquirer Bank
- e) Monitoring of SLA parameters for Banks, NPCI for better performance and programme experience.
- f) IHMCL is authorized to conduct any audit to the acquirer bank, system integrator or parking entity by its own or any third party entity appointed by the IHMCL without any pre-intimation to the stakeholders and incase of any deviation found IHMCL may initiate the appropriate action as deem fit.

7.2.2. Entity:

- a) Provide all compliance and infosec related onboarding documentation to the Acquirer Bank to get certified to be part of the NETC FASTag Parking business.
- b) Entities are mandatorily required to perform tag signature validation for each transaction to ensure that the FASTag being used is authentic and uniquely associated with the respective vehicle.
- c) Entity to make sure no Manual transaction processing takes place across

all NETC FASTag-enabled parking plazas.

- d) Entity to make sure any unauthorized use or misuse of the API may lead to suspension of the System Integrator concerned.
- e) Unauthorized storage of database records by the System Integrator (SI) or any associated entity may result in suspension from the program.
- f) Entity to implement ICD 2.5 framework and follow real time transaction processing and tag status check or latest released by IHMCL/NPCI time to time.
- g) Entity to make sure RFID readers along with ANPR cameras must be installed at both entry and exit points to ensure accurate fare calculation and transaction tracking on the basis of the combination of both RFID and ANPR reading.
- h) Authentication of the transaction to be completed on the basis of Tag ID along with the signature validation detected by RFID Reader and VRN detected by ANPR.
- i) The VRN linked with the FASTag (via Tag ID) must match the VRN captured by ANPR. In case of a mismatch, the transaction shall be routed through an alternate payment mode.
- j) Entity to make sure all parking plazas must follow NPCI-prescribed branding guidelines, including format, color codes, logos, and messaging.
- k) Entity to make sure signages should clearly indicate that the plaza is equipped to accept NETC FASTag payments.
- l) Entity to make sure all hardware (including RFID readers, ANPR and Automatic Barrier Systems etc) and associated software systems must be fully functional and maintained in working condition at all times to ensure uninterrupted operations. In case of any Infra non-working the Plaza operation on NETC FASTag to get stopped immediately.
- m) Entity to ensure FASTag should be the default and primary mode of payment, cash and other modes of payment may be accepted only in the event of a FASTag transaction failure, subject to proper logging and justification.
- n) Entity has to ensure the infrastructure required for providing the necessary transaction information as per operating guidelines defined under the FASTag Programme
- o) The Entity must ensure the connectivity between the Acquirer host and Entity server is maintained as per the TAT.
- p) To send all the transactions which are executed at the Entity to NETC system i.e. successful, fail, decline etc.
- q) The Entity should support primary and secondary systems to ensure multiple connectivity with the acquirer host.
- r) The Entity must adhere to the security standards outlined in the “Security and Risk management” as per NETC Procedural Guidelines.
- s) Entity must ensure 24 x 7 working of Entity server with proper disaster recovery. Entity must maintain the backup of transactional data, images, audit trails etc. for a period of one year. Ensure the generation of transactional messages as per specified format and transmit the payment transaction details to the acquirer.
- t) Entity should provide evidence a when required by Acquirer for life cycle management of the transactions.
- u) The Entity must ensure that the server has the updated certified

- applications.
- v) Selection of Acquiring Bank for its parking plaza(s) for availing the acquiring services under the NETC programme
 - w) Requisite support and action for dispute resolution and grievance redressal for all disputes.
 - x) Ensure to arrange a settlement Member account for daily settlement of fees by NPCI/Acquirer Bank for payment of programme management fees to all concerned stakeholders.
 - y) Entity shall ensure to store and maintain all FASTag transaction data for a minimum period of 5 (five) years and keep the image files [i.e., AVC profile, Vehicle Image etc.] for a period of 1 (one) year. Entity shall share any information as and when required by NHAI/IHMCL.
 - z) The entity shall ensure that parking charges are collected based on the FASTag vehicle classification as defined under the NETC programme. The parking entity or System Integrator (SI) shall not be permitted to collect parking fees based on any other parameters, such as manual entry of seating capacity, weight, or similar attributes.
 - aa) Entity shall support the IHMCL to conduct any audit for the acquirer member, system integrator or parking entity by its own or any third-party entity appointed by the IHMCL without any pre-intimation to the stakeholders.
 - bb) The entity shall also ensure that parking charges are deducted from the FASTag based on entry and exit times, in accordance with the defined and approved fee rules (if applicable).

7.2.3. NPCI

- a) To specify the procedural guidelines for the scheme management and to ensure compliance with them.
- b) To perform transaction switching between acquirers and Issuer.
- c) To perform clearing and settlement for transactions on this network.
- d) To provide consolidated MIS reports to Members and IHMCL/NHAI
- e) Maintain and make necessary improvement in the NETC switch and Mapper as per requirement
- f) Prepare the MIS of electronic payment transactions and share reports to concerned Entity and IHMCL on a periodic basis as per requirement
- g) Ensure to support Entity, Issuer Bank and Acquirer Bank to process & settle the disputes raised by Issuer Bank and Acquirer Bank on NETC transaction.
- h) NPCI will share the vehicle details to Entity/ Acquirer Bank in encrypted format.
- i) NPCI will implement a centralized signature validation mechanism to verify that all FASTag-based transactions processed across parking plazas adhere to the mandated protocols.
- j) This check will serve as an additional layer of oversight to ensure uniform implementation of security protocols by Acquirer Bank and System Integrators.

7.2.4. Acquirer Bank

- a) The acquirer has the overall responsibility of checking & controlling the activities of the parking entity and system integrator as below:
 - Control of the approval and review of Non-Tolling Entity, and the establishment of merchant fees.
 - Registration of a parking entity along with SI specific to each acquirer, and with separate registration process for each business relationship.
 - Maintain Liabilities of all the parking entity and SI that includes all applicable documentation, settlement guaranty, etc through appropriate controls.
 - Identify each parking entity and SI designate the activities that it is authorized to perform on the acquirer's behalf.
 - Guarantee that the acquirer and its parking entity and SI will comply with NPCI requirements for the use of the Entity.
 - Acquirers to accept responsibility for any and all losses caused by its parking entity and SI.
 - Acquiring members to ensure only certified System Integrators will be eligible to participate in the NETC FASTag Parking Program. Non-certified or partially compliant integrators will be disqualified from onboarding and participation. List of mandatory Reports to be taken while compliance check is been attached within this policy.
- b) The acquirer should have a clear policy of the portfolio mix of its Entity and the risks the acquirer is, or is not, ready to undertake while on-boarding new Entity.
- c) Compliance to NPCI Operating guidelines and Brand Guidelines
- d) Ensuring risk evaluation for 'Fraud Risk' and 'Business Risk' risk associated with underwriting.
- e) Process FASTag transactions and to pay the Entity for the processed transactions within T + 1 day.
- f) Store and maintain all FASTag transaction data for a minimum period of 10 years.
- g) Support primary and secondary systems to ensure connectivity with multiple endpoints.
- h) Transmit the completed transaction records to the issuer in order to obtain the settlement within the defined TAT.
- i) Keep the image files provided by the parking operators [i.e., AVC profile, Vehicle Image etc.] for a period of one year.
- j) Assist the disputes raised by Issuer or Entity. The acquirer is responsible for the resolution of disputes as per the applicable TAT.
- k) Providing support and helpdesk to the Entity
- l) Acquiring Banks to make sure the Parking Plaza adheres to the standard Branding guidelines.
- m) Acquiring Banks are mandatorily required to perform tag signature validation for each transaction to ensure that the FASTag being used is authentic and uniquely associated with the respective vehicle.
- n) Acquiring Bank to make shall ensure that no instance of Manual Transaction occurred at the parking plaza.

- o) Acquirer Bank to make sure API requests usage (for only fin-transactions) should not exceed the actual number of vehicles arriving at the plaza, in case of violation it may attract a penalty of up to INR 50,000 per API call violation.
- p) Any unauthorized use or misuse of the API may lead to suspension of the concerned System Integrator and authorized Acquirer Bank.
- q) Acquirer Bank to make sure all Parking Plazas are adhered to ICD2.5 with real time transaction processing and Tag status check.
- r) For Parking Plazas Infrastructure, it is mandatory to install RFID Reader along with ANPR Camera as per the specifications defined by the IHMCL.
- s) Acquirer Bank to make sure RFID readers along with ANPR cameras must be installed at both entry and exit points to ensure accurate fare calculation and transaction tracking. It shall also ensure that parking charges are deducted from the FASTag based on entry and exit times, in accordance with the defined and approved fee rules (if applicable).
- t) Acquirer Bank to make sure all hardware (including RFID readers and Automatic Barrier Systems) and associated software systems must be fully functional and maintained in working condition at all times to ensure uninterrupted operations.
- u) Acquirer Bank to make sure Only fixed RFID readers shall be used for NETC FASTag-based transactions. The use of handheld readers is strictly prohibited to maintain consistency, accuracy, and auditability of transactions. The VRN linked with the FASTag (via Tag ID) must match the VRN captured by ANPR. In case of a mismatch, the transaction shall be routed through an alternate payment mode.
- v) Acquirer Bank must ensure that all necessary compliance checks are completed prior to onboarding any parking entity, system integrator, including the execution of a formal contract incorporating all relevant regulatory and operational compliance requirements.
- w) It is mandatory for Acquirer Bank to enter into a contractual agreement with each parking entity or system integrator, clearly outlining compliance obligations and operational responsibilities with consensus on the Programme Management fee sharing model between various stakeholders involved in acquiring electronic parking fee collection, issuance of FASTag, and Settlement and Clearance of electronic payment collected.
- x) Acquirer Bank shall ensure that a CERT-In security audit is conducted annually for each onboarded System Integrator to maintain continued compliance.
- y) Providing undertaking to IHMCL as mentioned in Annexure-1
- z) Requisite support and action for dispute resolution and grievance redressal for all disputes pertaining to their parking lots.
- aa) The Acquirer Bank shall be obligated to share the Data as an when required by MoRTH/NHAI/IHMCL or by any other agency required to have access to such data under any applicable law in force.
- bb) Acquirer Bank shall support the IHMCL to conduct any audit for the acquirer member, system integrator or parking entity by its own or any third party entity appointed by the IHMCL without any pre-intimation to the stakeholders.

7.2.5. Issuer Banks

- a) To facilitate the tag issuance through various channels as per guidelines set out up IHMCL from time to time.
- b) Issuer should also provide top up/recharge facility (for prepaid linked account) facility through all possible channels like mobile, internet system, UPI etc.,
- c) Integration of Issuing Host system with the NETC System and updation of vehicle number and chassis number.
- d) To process online transactions request received from NETC System and validate the digital signature of the tag. In case the signature validation fails the tag needs to be added in blacklist/ low balance exception list.
- e) Perform fraud monitoring by verification of the transaction data.
- f) To provide support and toll-free helpdesk services to Tag Holders.
- g) Additionally, Issuers Members will facilitate various other non-tolling categories through consumer wallet &/or Savings/Credit

8. Commercials & Settlement Process

8.1 The Entity shall have to bear the programme management fees for the FASTag services as below:

Entities	Programme Management Fees (% of ETC transaction amount) excluding GST
Issuer Members	1.0 %
NPCI	0.10 %
IHMCL	0.20%
Acquirer Member	To be determined by the Entity

8.2 Settlement Process:

The settlement amount shall be debited by NPCI from the Acquirer Bank account as selected by the Entity and the proportionate fees of all stakeholders shall be transferred to their respective accounts as settled by NPCI/concerned Acquirer Bank within T+1 day.

9. Security and Compliance Framework:

In order to ensure secure, seamless, and standardized operations across all NETC FASTag-enabled parking plazas—irrespective of ownership by Government or private authorities—the following security, infrastructure, branding, and certification protocols must be strictly enforced.

9.1. Security Protocols

9.1.1 Tag Signature Validation by Acquirer Member

- a) Acquirer Bank are mandatorily required to perform tag signature validation for each transaction to ensure that the FASTag being used is authentic and uniquely associated with the respective vehicle.
- b) All transactions must undergo valid signature validation as per prescribed protocols.
- c) Transactions that fail signature validation will be deemed non-compliant and treated as a breach of SLA under the undertaking provided by the acquirer.

9.1.2 Prohibition of Manual Transactions

- a) Manual transaction processing is strictly prohibited across all NETC FASTag-enabled parking plazas.
- b) Any instance of manual transaction entry will be considered a serious violation and may attract penal action against the concerned parties.
- c) The Acquirer Bank shall ensure that parking charges are collected based on the FASTag vehicle classification as defined under the NETC programme. The parking entity or System Integrator (SI) shall not be permitted to collect parking fees based on any other parameters, such as manual entry of seating capacity, weight, or similar attributes.

9.1.3 Controlled API Data Access

- a) Only limited and essential data shall be shared with Acquirer Bank through APIs during the tag detail sharing process for parking transactions, in alignment with data privacy and security standards.
- b) Data shared via API will be Tag ID, TID, Exception code, and VRN in encrypted format.
- c) Any unauthorized use or misuse of the API may lead to suspension of the concerned System Integrator and authorized Acquirer Member.
- d) API requests usage exceeding the actual number of vehicles arriving at the plaza may attract a penalty of up to INR 50,000 per API call violation.
- e) Unauthorized storage of database records by the System Integrator (SI) or any associated entity may result in suspension from the program.

9.1.4 Mandatory Implementation of ICD 2.5 or latest as and when issued by NPCI

- a) All parking plazas must implement ICD (Interface Control Document) Version 2.5, ensuring:
 - Real-time transaction processing
 - Real-time FASTag status validation
- b) This standard must be uniformly enforced across all existing and new plazas.

9.2. Branding and Standards Compliance

9.2.1. Standardized Branding Guidelines

- a) All parking plazas must follow NPCI-prescribed branding guidelines, including format, color codes, logos, and messaging.
- b) Signages should clearly indicate that the plaza is equipped to accept NETC FASTag payments
- c) Non-compliance with branding guidelines may attract a penalty of up to INR 1,00,000 per parking site. All penalties, as applicable, will be payable to IHMCL, and may be utilized towards innovation and enhancement of the FASTag ecosystem.

9.2.2. Contingency Payment Mode

While FASTag should be the default and primary mode of payment, cash and other modes of payment may be accepted only in the event of a FASTag transaction failure, subject to proper logging and justification.

9.2.3. Uniformity Across Ownership Types

All NETC FASTag security, infrastructure, and branding protocols will be uniformly applicable to parking facilities irrespective of their ownership (government or private).

9.3. System Integrator Certification & Onboarding

9.3.1. Pre-Onboarding Risk and Compliance Review

A comprehensive risk and compliance assessment must be conducted before onboarding any new System Integrator (SI) and Plaza into the NETC FASTag ecosystem.

9.3.1.1 Certification Requirement

- Only certified System Integrators will be eligible to participate in the NETC FASTag Parking Program.
- Non-certified or partially compliant integrators will be disqualified from onboarding and participation.
- Acquirer Bank shall ensure all necessary compliance checks are in place.
- Below list of mandatory Reports to be taken while compliance check

Sr.No	Document Name
1	Self-Declaration form submitted by SI
2	Duly signed - TnC
3	Certificate of Incorporation
4	GST Certificate
5	Approach Paper (Date, name and designation of authorized signatory)
6	Compliance Questionnaire along with Supporting documents - supporting documents like Board of director list, Shareholder pattern etc.

7	Audited Financials (Balance sheet and P&L) of last 2 FYs
8	Information security management system (ISO 27001:2013)
9	DL SAR by Cert-In empaneled auditor
10	Cyber Security Insurance

9.3.1.2 Onboarding Requirement

During the onboarding of a parking plaza into the NETC ecosystem, the Acquirer Bank shall strictly adhere to the production onboarding checklist provided by NPCI. The submission must include an authorized signatory's signature, official stamp, and a duly signed declaration.

(Attached Annexure: The onboarding of parking plazas must be accompanied by: A completed "Parking Plaza Onboarding Checklist" form with signed undertaking and Declaration provided by the acquirer confirming compliance with all the mentioned standards)

9.4. NPCI Central Validation Checks

Centralized Signature Validation at NPCI Level

- NPCI will implement a centralized signature validation mechanism to verify that all FASTag-based transactions processed across parking plazas adhere to the mandated protocols.
- This check will serve as an additional layer of oversight to ensure uniform implementation of security protocols by Acquirer Bank and System Integrators.

10. Standard Branding Guidelines:

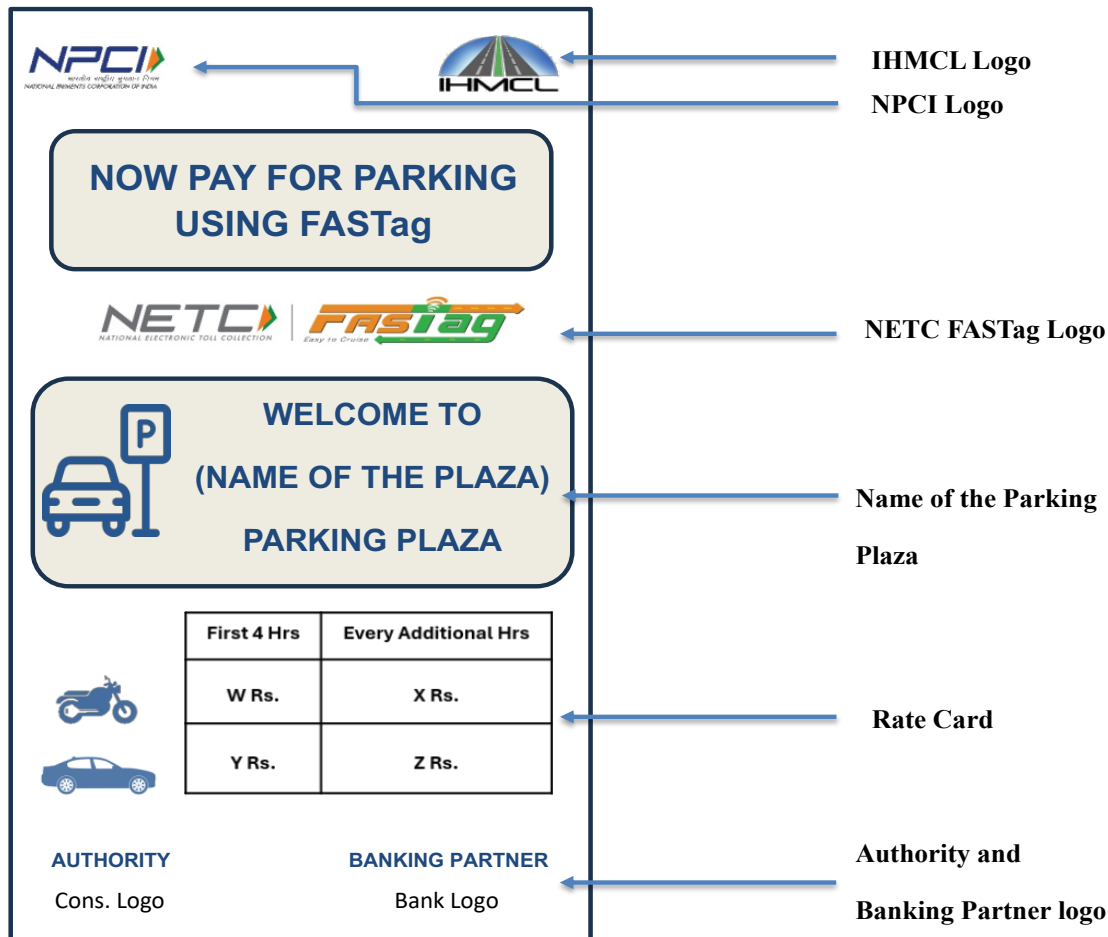
Below a procedural framework and standardized branding approach to get enforced across all Parking sites:

10.1.1 Prerequisites for Parking Branding

- Banner / Stall (Digital or Physical) (Need to define ideal size for the Banner)
- Mandatory Content on the Banner:
- **NETC Logo-** pertaining to our NETC FASTag branding guidelines (A Member/Partner/Merchant must use NETC FASTag logo in all it's communication and the NETC FASTag logo unit must be in bigger proportion to the size of the Merchant/Partner logo and have clear readability)
- NPCI Logo
- IHMCL Logo
- Acquiring Bank Logo- The Member, which is acquiring the plaza, logo of that Member will be there.

- Authority Logo- The Concessionaire or Authority who is authorizing the Plaza
- Parking Plaza Name
- Parking Fee Rate

10.1.2 Standard Format for Parking Branding Banner



10.1.3 Standard Format for Parking Branding Banner

- Background of Banner - White color
- Standard Proportion of Banner - 5:3 (Preferably 5ft x 3ft)
- Use the correct NPCI and NETC FASTag logo available on the NPCI website.
- (<https://www.npci.org.in/npci-in-news/knowledge-centre>)
- NPCI and NETC FASTag logo unit must be in equivalent proportion to the size of other logos (Acquirer Bank Partner Logo, Authority Logo and System Integrator Logo) and to have clear readability.
- For Digital Banners
 - For digital banners, correct NETC FASTag logo available on the NPCI website must be used, in equivalent proportion to the size of other logos.

Annexure 1: Parking Management Software Modules for NETC FASTag Parking Plazas

1. Admin Module

- Manage user roles (Manager, Attendant, Finance) with role-based access.
- Configure time-based, flat, or special event rates under Rate Master.
- Define vehicle categories and link with applicable rates and exemptions.
- Enable payments via FASTag with fallback to contingency UPI mode, cash.

2. Operations Module

- Auto-entry using RFID + ANPR; session creation with entry timestamp.
- At exit, fare is computed and auto debited via FASTag.
- Image to be captured and vehicle & lane details to be shared strictly at the entry and exit of vehicle with NPCI.
- Contingency entries/exits must include reason codes and manual logging.
- No Manual Transaction to be made.
- Tag Signature validation for each transaction to ensure that the FASTag being used is authentic and uniquely associated with the respective vehicle.
- Mandatory Implementation of ICD 2.5 for real time transaction processing and tag status check.
- All Hardware and Software at the lane should always be in working condition, in case of failure, FASTag parking to be stopped.
- Only Fixed RFID Readers to be used for transaction processing. No Handheld readers are allowed.
- Violation detection includes overstay, no FASTag, and unauthorized exit alerts.

3. Transaction & Settlement Module

- Every transaction (entry to payment) is logged with ID, timestamps, status, entry/exit lane id information.
- Daily settlement files sent to NPCI; reconciliation with FASTag responses.
- Automated refunds for overcharges; manual adjustments with proper approval flow.
- Dispute resolution workflow supports evidence-based customer claims.

4. Integration & Monitoring Module

- Integrate via ICD v2.5 APIs for real time tag status check and transaction processing.
- ANPR OCR synced with local and central servers.
- Monitor device health in real-time; alerts for downtime or failures.
- API calls secured with TLS; retry queues ensure reliability during outages.
- Branding Standardization to be monitored.
- If Plaza is enabled on FASTag payments, other payment modes will not be accepted except at the time of fallback.

5. Reporting & MIS Module

- Daily, weekly, monthly reports on revenue, device status, and violations.
- MIS includes vehicle inflow/outflow, payment mode distribution, and exception reports.
- Real-time dashboards for occupancy, revenue, and operational KPIs.
- Custom report builders allow filters by lane, time, mode, and status.

6. Security & Audit Module

- Maintain full audit trail of all user actions, fare changes, and exemptions.
- Log every payment attempt (FASTag or manual) with full transaction payload, digital signature, and supporting evidence.
- API usage restriction, details receiving from NPCI should be strictly use for Parking use case.
- Encrypt all transaction and personal data; support for tamper-proof logging.
- Alerts for suspicious activity like repeated login failures or manual overrides.
- Access to sensitive logs restricted to designated roles with MFA.
- Ensure all changes to security configurations are version-controlled and properly documented.
- Maintain secure backups of critical data and ensure disaster recovery plans are in place and periodically tested.

7. Onboarding & Certification Module

- SI onboarding requires document submission (GST, ISO, SAR, etc.) to the Acquirer Member.
- Site readiness check covers infra, RFID/ANPR setup, and network config.
- Onboarding checklist and mandatory testing to be completed for each Plaza before going live. The same checklist to be signed and stamped by respective authorities along with declaration and submitted to NPCI.
- Branding guidelines to be strictly followed.

8. Maintenance & Support Module

- Schedule regular preventive maintenance of RFID, ANPR, barriers, and servers.
- Breakdowns tracked via ticketing system with SLA-bound resolutions.
- Major changes require formal change request and rollback plan approvals.

9. Security & Compliance Module

- Adherence to NPCI/IHMCL protocols and data protection norms.
- Conformity with signage/branding standards; deviations logged and penalized.
- In case of Manual transaction, the SI/ Acquirer Bank will be penalized.
- Any unauthorized use or misuse of the API may lead to suspension of the concerned System Integrator and authorized Acquirer Bank.
- API requests usage exceeding the actual number of vehicles arriving at the plaza may attract a penalty of up to INR 50,000 per API call violation.
- Unauthorized storage of database records by the System Integrator (SI) or any associated entity may result in suspension from the program.
- The use of handheld readers is strictly prohibited to maintain consistency, accuracy, and auditability of transactions. In case of deviation, SI/ Acquirer Bank will be penalized.
- Non-compliance with branding guidelines may attract a penalty of up to INR 1,00,000 per parking site.
- Acquiring Banks must ensure that all necessary compliance checks are completed prior to onboarding any System Integrator, including the execution of a formal contract incorporating all relevant regulatory and operational compliance requirements.
- It is mandatory for Acquiring Bank to enter into a contractual agreement with each empaneled System Integrator, clearly outlining compliance obligations and operational responsibilities.
- Acquiring Bank shall ensure that a CERT-In security audit is conducted annually for each onboarded System Integrator to maintain continued compliance.
- In the event that a parking plaza remains non-functional for more than two months, NPCI reserves the right to initiate immediate deboarding. Any such deboarded plaza must undergo fresh onboarding for reactivation.

Annexure 2: Undertaking from Acquirer Member

To,

Chief Operating Officer
Indian Highways Management Ltd NHAI HQ, G5 & G6,
Sector 10, Dwarka, New Delhi

Subject : Consent Letter for participation in Non-Tolling use cases -reg.

Dear Sir

We, <<**Acquirer Bank Name**>>, being registered as a member under the FASTag programme, are extending our services for Non-Tolling use cases as well.

We undertake and confirm that we shall at all times ensure that we adhere to and comply with:

1. NETC Technical Specifications and/or Procedural Guidelines of NPCI
2. NPCI/ MoRTH/ NHAI/ IHMCL/ RBI guidelines/ circulars issued from time to time, as are followed by us
3. Parking Policy as amended from time to time.

We further undertake, declare, state, and indemnify all the responsibilities (as mentioned in the annexure), including the clearing, settlement, and dispute management activities or any other activities associated for transactions processed for NETC System. We will be solely liable for any material breach or loss of any sensitive data/ information due to fraud and/or system/ cyber- attacks. We hereby indemnify and shall keep NPCI and IHMCL, its Directors, Employees, and Representatives indemnified for the same including and not restricting any loss/ damage/ expenses/ claims/ demands, etc. of any nature whatsoever, as may be faced by NPCI and IHMCL.

Notwithstanding what is contained and provided in the forgoing paragraphs, we also understand and agree that nothing would prevent/ restrict NPCI and IHMCL to seek appropriate confirmation(s)/ clarification(s) regarding the **Purpose** indicated above, including and not restricting taking appropriate action(s) against ourselves in the event NPCI and/or IHMCL does not receive the satisfactory response/ redressal to the query(ies)/ issue(s) raised/ brought to our knowledge.

(Authorised Signatory)

Annexure 2a: Roles and Responsibilities of Acquiring Bank

- a) The acquirer has the overall responsibility of checking & controlling the activities of the Third Party Processors and its Merchant/Operators/Retailers base. This includes:
- Control of the approval and review of Non-Tolling Entity, and the establishment of merchant fees.
 - Registration of a Third Party Processors (TPP) specific to each acquirer, and with separate registration process for each business relationship.
 - Maintain Liabilities of all the TPP that includes all applicable documentation, settlement guaranty, etc through appropriate controls.
 - Identify each TPP and designate the activities that it is authorized to perform on the acquirer's behalf.
 - Guarantee that the acquirer and its TPPs will comply with NPCI requirements for the use of the Entity.
 - Acquirers to accept responsibility for any and all losses caused by its TPPs.
 - Acquiring banks to ensure only certified System Integrators will be eligible to participate in the NETC FASTag Parking Program. Non-certified or partially compliant integrators will be disqualified from onboarding and participation. List of mandatory Reports to be taken while compliance check is been attached within this policy.
- b) The acquirer should have a clear policy of the portfolio mix of its Entity and the risks the acquirer is, or is not, ready to undertake while on-boarding new Entity.
- c) Compliance to NPCI Operating guidelines and Brand Guidelines
- d) Ensuring risk evaluation for 'Fraud Risk' and 'Business Risk' risk associated with underwriting
- e) Process FASTag transactions and to pay the Entity for the processed transactions within T + 1 day.
- f) Store and maintain all FASTag transaction data for a minimum period of 10 years.
- g) Support primary and secondary systems to ensure connectivity with multiple endpoints.
- h) Transmit the completed transaction records to the issuer in order to obtain the settlement within defined TAT.
- i) Keep the image files provided by the parking operators [i.e., AVC profile, Vehicle Image etc.] for a period of one year.
- j) Assist the disputes raised by Issuer or Entity. The acquirer is responsible for the resolution of disputes as per the applicable TAT.
- k) Providing support and helpdesk to the Entity
- l) Acquiring Banks to make sure the Parking Plaza adheres to the standard Branding guidelines.
- m) Acquirer Bank are mandatorily required to perform tag signature validation for each transaction to ensure that the FASTag being used is authentic and uniquely associated with the respective vehicle.
- n) Acquiring Member to make sure no instance of Manual Transaction to be occurred.

- o) Acquirer Bank to make sure API requests usage should not exceed the actual number of vehicles arriving at the plaza, in case of violation it may attract a penalty of up to INR 50,000 per API call violation.
- p) Any unauthorized use or misuse of the API may lead to suspension of the concerned System Integrator and authorized Acquirer Member.
- q) Acquirer Bank to make sure all Parking Plazas are adhered to ICD2.5 with real time transaction processing and Tag status check.
- r) For Parking Plazas Infrastructure, it is mandatory to install RFID Reader along with ANPR Camera
- s) Acquirer Bank to make sure RFID readers along with ANPR cameras must be installed at both entry and exit points to ensure accurate fare calculation and transaction tracking.
- t) Acquirer Bank to make sure all hardware (including RFID readers and Automatic Barrier Systems) and associated software systems must be fully functional and maintained in working condition at all times to ensure uninterrupted operations
- u) Acquirer Bank to make sure Only fixed RFID readers shall be used for NETC FASTag-based transactions. The use of handheld readers is strictly prohibited to maintain consistency, accuracy, and auditability of transactions.
- v) Acquirer Bank must ensure that all necessary compliance checks are completed prior to onboarding any System Integrator, including the execution of a formal contract incorporating all relevant regulatory and operational compliance requirements.
- w) It is mandatory for Acquirer Bank to enter into a contractual agreement with each empaneled System Integrator, clearly outlining compliance obligations and operational responsibilities.
- x) Acquirer Bank shall ensure that a CERT-In security audit is conducted annually for each onboarded System Integrator to maintain continued compliance.
- y) To strictly comply with the Intellectual Property Rights:
- z) <Name of Acquirer Bank > agree and acknowledge all logos, brands, trademarks and domain names related to the FASTag programme, whether registered or not, shall be and remain property of IHMCL. <Name of Acquirer Bank > hereby acknowledges that FASTag® is a registered trademark and property of IHMCL and it will not undertake any action which results in infringement of IHMCL's right in the said Trademark.
 - <Name of Acquirer Bank > shall be deemed to grant to one party, by implication, estoppel, or otherwise, license rights, ownership rights, or any other rights relating to the IPR of the other party or its Affiliates. Each party agrees not to remove or modify the copyright legends or any other markings indicative of ownership that appear on any materials provided by the other party, irrespective of ultimate ownership of the underlying IPR.
 - <Name of Acquirer Bank > acknowledges and agrees that all proprietary, intellectual property and any other rights in and to the FASTag® name, logo, service mark and/or trademark are the sole and exclusive property of IHMCL.
 - Except as set out above or as required by applicable law, neither party shall use the other party's name, trade name, logo or mark or refer to either party directly or indirectly in any advertisement, media release, public statement or announcement, without the prior written consent of the other party.

Annexure 3: Parking Plaza Onboarding Checklist and Undertaking
(To be submitted in PDF format for every new Plaza onboarding)

Purpose

To facilitate the onboarding of a Parking Plaza into the NETC FASTag ecosystem, the Acquirer Bank must submit details of the plaza to NPCI in the prescribed format. The onboarding process shall be carried out in two distinct phases:

Phase 1: Testing Phase - The System Integrator (SI) and Acquirer Bank must complete Proof of Concept (POC) testing in the UAT environment.

Phase 2: Production Onboarding - Upon successful completion of testing, the following checklist must be duly filled, signed, and submitted by the Acquirer Bank for production activation.

Parking Plaza Onboarding Checklist

1. Confirm that the ABC Parking Plaza can be activated with XYZ Acquirer Bank for FASTag payments. - **Yes / No**
2. We have successfully completed the POC test cases on the plaza with XYZ Acquirer Bank and SI - **Yes / No**
3. Confirmation for testing completion of 91 series tag with 20 digits (Tag ID format to be kept for 20 digits when sending/receiving with plaza and addition of '0000' as suffix when sending to NPCI) SI revert via XYZ Acquirer Member- **Yes / No**
4. SI has implemented ICD 2.5 at Plaza- **Yes / No**
5. Signature validation has been tested and implemented by SI- **Yes / No**
6. Latest list of IINs has been updated at SI and Acquirer Bank end - **Yes / No**
7. NETC FASTag Customer communication devices like Banners / Posters are placed at the entry and exit of the Plaza as per the standards, evidence needs to be shared
- **Received/ Not Received**

Declaration: I hereby confirm that the above checklist items have been reviewed, understood, and will be fully complied with for the successful onboarding of the parking plaza into the NETC FASTag ecosystem.

Date: _____

Authorized Signatory (Acquirer Bank): _____

Name & Designation: _____

Seal of the Organization: _____